

Exhibit 2



Deposition of:
Joshua J. Dries

September 26, 2019

In the Matter of:
**Panzarella Et Al Vs. Navient Solutions
Inc**

Veritext Legal Solutions
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UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF PENNSYLVANIA

ELIZABETH PANZARELLA and)
JOSHUA PANZARELLA,)
individually and on behalf)
of all others similarly)
situated)
Plaintiffs)
v.) 2:18-cv-03735-PBT
NAVIENT SOLUTIONS, LLC)
Defendant)

A deposition of JOSHUA J. DRIES was taken pursuant to notice before Carrie Gold, Court Reporter, in the law offices of Greenberg Traurig, LLP, 1007 North Orange Street, Suite 1200, Wilmington, Delaware, on Thursday, September 26, 2019, beginning at approximately 9:00 a.m., there being present:

VERITEXT NATIONAL COURT REPORTING COMPANY
MID-ATLANTIC REGION
300 Delaware Avenue, Suite 815
Wilmington, DE 19801
302-571-0510

Page 2

1 APPEARANCES:

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18 LISA SIMONETTI, ESQ.
19 Greenberg Traurig, LLP
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25 For the Defendant

19 ALSO PRESENT:

20 Matthew Sheldon, Navient Vice President
21 and Associate General Counsel
22 Adam Carson, Videographer
23
24
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Page 4

1 THE VIDEOGRAPHER: Good morning. We're
2 going on the record at 9:04 a.m. on September 26, 2019.
3 Please note that microphones are sensitive and may pick
4 up whispering, private conversations, and cellular
5 interference. Please turn off all cell phones or place
6 them away from the microphones as they can interfere with
7 the deposition audio.

8 This is media unit 1 of the video
9 recorded deposition of Joshua Dries in the matter of
10 Elizabeth Panzarella, et al, versus Navient Solutions,
11 LLC, filed in the United States District Court, Eastern
12 District of Pennsylvania, Case Number 2:18-CV-03735-PBT.

13 This deposition is being held at
14 Greenberg Traurig located at 1007 North Orange Street,
15 Suite 1200 in Wilmington, Delaware. My name is Adam
16 Carson from the firm Veritext Legal Solutions and I am
17 the videographer. The court reporter is Carrie Gold from
18 the firm Veritext Legal Solutions.

19 Counsel present in the room will now
20 state their appearances and affiliations for the record.

21 MR. FRANCIS: Yes. Good morning. This
22 is Jim Francis from Francis, Mailman & Soumilas on behalf
23 of the plaintiffs, and with me is my cocounsel, Bob
24 Cocco.

Page 5

1 And the -- the only thing that I would
2 point out is, as a correction to the introduction. This
3 is a deposition, not only of Mr. Dries himself personally
4 pursuant to Rule 30(b)(1), but Mr. Dries is also being
5 produced as a Rule 30(b)(6) corporate representative on
6 behalf of the defendant Navient in this case.

7 MS. SIMONETTI: Good morning. Lisa
8 Simonetti, Greenberg Traurig for defendant.

9 THE VIDEOGRAPHER: Will the court
10 reporter please swear in the witness?

11 -----
12 JOSHUA J. DRIES, having first been duly sworn
13 according to law, was examined and testified as follows:

14 EXAMINATION

15 BY MR. FRANCIS:

16 Q. Mr. Dries, good morning. My name is Jim
17 Francis as you know. We just met. I am one of the
18 lawyers who represents the plaintiffs in this case. And,
19 today, I'm going to be taking your deposition.

20 Are you aware that you are being
21 produced today on behalf of the defendant to testify as
22 to certain topics on behalf of the company?

23 A. Yes, I am.

24 Q. Okay. Are you also aware that you -- a notice

JOSHUA J. DRIES

Page 69

1 source for a number would be an application or promissory
2 note, correct?

3 A. Yes.

4 Q. All right. And are you saying that for a
5 number to be identified as an alternate number for a
6 borrower, the borrower would have to list that number as
7 an alternate number?

8 A. Correct.

9 Q. Okay. So you're not saying that a credit
10 reference's alternate number would cause that -- that
11 alternate number to be attributed to the borrower,
12 correct?

13 A. There would need to be an act after the
14 promissory/application loading to the system and creating
15 the account that made that an alternate.

16 Q. Okay. Did you see any application or
17 promissory note in this case which indicated whether or
18 not the borrower, Matthew Panzarella, identified the two
19 plaintiffs numbers' as alternate numbers?

20 A. I did not see any.

21 Q. Okay. All right. And then, finally, you said
22 that another source for -- for a number is skip tracing
23 efforts, correct?

24 A. Correct.

JOSHUA J. DRIES

Page 70

1 Q. Can you explain that, how that would be a
2 source for a number?

3 A. So as an account ages through delinquency if
4 we are unable to reach the borrower in an attempt to
5 prevent them from charging off and having adverse effects
6 to their credit report, we will either pay vendors to try
7 and find location information or we have our late stage
8 agents work through whatever means they have -- tools
9 available on the Internet to try and identify location
10 information for a borrower.

11 Q. Okay. From anything you reviewed in this
12 case, was there any indication that the numbers belonging
13 to the plaintiffs in this case were obtained by Navient
14 through skip tracing?

15 A. I did not see anything that would say that.

16 Q. Okay. What is -- what -- what record or
17 what -- what would show you whether or not the number
18 came from skip tracing?

19 A. Not being an expert of all the things that
20 load into class, and not knowing that -- when those are
21 always recorded, but I would allege that when a skip
22 return is -- when a skip return happens, class would have
23 a record of that occurring.

24 Q. Okay. All right. So having gone through

JOSHUA J. DRIES

Page 103

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I do hereby certify that I am a Notary Public in good standing, that the aforesaid testimony was taken before me, pursuant to notice, at the time and place indicated; that said deponent was by me duly sworn to tell the truth, the whole truth, and nothing but the truth; that the testimony of said deponent was correctly recorded in machine shorthand by me and thereafter transcribed under my supervision with computer-aided transcription; that the deposition is a true and correct record of the testimony given by the witness; and that I am neither of counsel nor kin to any party in said action, nor interested in the outcome thereof.

WITNESS my hand this 10th day of October, 2019.

Lori Elizabeth Gold

Notary Public

VERITEXT LEGAL SOLUTIONS
COMPANY CERTIFICATE AND DISCLOSURE STATEMENT

Veritext Legal Solutions represents that the foregoing transcript is a true, correct and complete transcript of the colloquies, questions and answers as submitted by the court reporter. Veritext Legal Solutions further represents that the attached exhibits, if any, are true, correct and complete documents as submitted by the court reporter and/or attorneys in relation to this deposition and that the documents were processed in accordance with our litigation support and production standards.

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